

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Salvatore S. Arcadipane, Jr.  
 Marilyn K. Arcadipane  
 Debtors

Case No. 17-12133-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db/jdb +Salvatore S. Arcadipane, Jr., Marilyn K. Arcadipane, 2866 Hope Ridge Drive,  
 Easton, PA 18045-8144  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13890570 Allied Interstate LLC, PO Box 361445, Columbus, OH 43236-1445  
 13890571 Andrew Everett Callahan, Esq., Midland Funding LLC, 1 International Plz Fl 5,  
 Philadelphia, PA 19113-1510  
 13890575 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 13906015 +Bank of American, NA, c/o Matteo S. Weiner, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13890578 CH Hospital of Allentown LLC, PO Box 826348, Philadelphia, PA 19182-6348  
 13890579 CHS Professional Practice PC, PO Box 826348, Philadelphia, PA 19182-6348  
 13890580 Constar Financial Services LLC, 3561 W Bell Rd, Phoenix, AZ 85053-2965  
 13890582 +Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279  
 13890584 Midland Fundin, 2365 Northside Dr # 300, San Diego, CA 92108-2709  
 13890585 Midland Funding, 2365 Northside Dr # 300, San Diego, CA 92108-2709  
 13890586 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 13891240 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13890589 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 13890591 Terrence L. Marcincin DMD, 1620 Easton Ave, Bethlehem, PA 18017-5137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Jul 29 2017 01:18:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 smg +E-mail/Text: robertsl2@dnb.com Jul 29 2017 01:25:11 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2017 01:24:49  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 29 2017 01:25:17 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13890572 EDI: ARSN.COM Jul 29 2017 01:18:00 ARS National Services Inc., PO Box 469046,  
 Escondido, CA 92046-9046  
 13890573 EDI: ARSN.COM Jul 29 2017 01:18:00 ARS National Services Inc., PO Box 469100,  
 Escondido, CA 92046-9100  
 13895454 EDI: BECKLEE.COM Jul 29 2017 01:18:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13890574 EDI: BANKAMER.COM Jul 29 2017 01:18:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 13890576 EDI: TSYS2.COM Jul 29 2017 01:18:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 13890577 EDI: CAPITALONE.COM Jul 29 2017 01:18:00 Capital One Bank USA NA, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13890583 EDI: TSYS2.COM Jul 29 2017 01:18:00 Macys, PO Box 8218, Mason, OH 45040-8218  
 13890587 EDI: PRA.COM Jul 29 2017 01:18:00 Portfolio Recovery Associates,  
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
 13890590 EDI: RMSC.COM Jul 29 2017 01:18:00 SYNCB/HH Gregg, PO Box 965036,  
 Orlando, FL 32896-5036  
 13890588 EDI: DRIV.COM Jul 29 2017 01:18:00 Santander Consumer USA, 5201 Rufe Snow Dr,  
 North Richland Hills, TX 76180-6036  
 13890581 EDI: USBANKARS.COM Jul 29 2017 01:18:00 Elan Financial Services, PO Box 108,  
 Saint Louis, MO 63166-0108

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com  
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
STEPHEN J. PALOPOLI, III on behalf of Joint Debtor Marilyn K. Arcadipane s.palopoli@verizon.net,  
betsylavelle@yahoo.com  
STEPHEN J. PALOPOLI, III on behalf of Debtor Salvatore S. Arcadipane, Jr.  
s.palopoli@verizon.net, betsylavelle@yahoo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Salvatore S. Arcadipane Jr.</u>	Social Security number or ITIN	xxx-xx-4307
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marilyn K. Arcadipane</u>	Social Security number or ITIN	xxx-xx-7297
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12133-ref			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore S. Arcadipane Jr.  
aka Salvatore Samuel Arcadipane Jr.

Marilyn K. Arcadipane

7/27/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**